AMENDMENTS TO THE CLAIMS

Claim 1 (Currently Amended): A system for facilitating the matching of at least one promotion with at least one user, the system comprising:

a merchant management module configured to manage, via an electronic communications medium, at least one promotion that corresponds to at least one of a plurality of merchants;

a user module configured to manage preferences, wherein the user module is further configured to manage a plurality of user accounts for transferring funds; and

a transaction module configured to present information about the at least one promotion to at least one user wherein the promotion relates to preferences that correspond to the user, the transaction module further configured to select at least one of the plurality of user accounts to use for a commercial transaction with the at least one of a plurality of merchants wherein the selection is based at least in part on comparing predetermined rules that govern use of the plurality of user accounts and the at least one promotion.

Claim 2 (Original): The system of Claim 1, wherein the merchant module is further configured to:

register a plurality of merchants;

collect promotion program information; and

track merchant billing information.

Claim 3 (Original): The system of Claim 1, wherein the user module is further configured to:

process a user query to determine user interest;

select promotions that relate to the user interest; and

present an electronic document that includes information about the selected promotions.

Claim 4 (Original): The system of Claim 3, wherein the user module is further configured to process purchase transaction information relating to at least one of the selected transactions.

Claim 5 (Original): The system of Claim 1, wherein the user module is configured to register a plurality of users.

Claim 6 (Original): The system of Claim 1, wherein the user module is configured to present the user with access to a user transaction manager tool, wherein the user transaction manager tool is configured to:

      process a user query to determine user interest;

      select promotions that relate to the user interest; and

      present an electronic document that includes information about the selected promotions.

      Claim 7 (Canceled)

Claim 8 (Currently Amended): A method for managing promotions, the method comprising:

      receiving, via an electronic communications medium, a plurality of promotions relating to a plurality of merchants;

      receiving, via an electronic communications medium, user information relating to a plurality of users, wherein the user information includes user account information;

      matching at least one of the plurality of promotions to at least one of the plurality of users based at least upon a portion of the plurality of user information and the user account information; and

      presenting to the at least one of the plurality of users information in a promotion document about the at least one of the plurality of promotions.

Claim 9 (Original): The method of Claim 8, wherein the promotion document includes an interactive coupon.

Claim 10 (Original): The method of Claim 8, wherein the promotion document includes an advertisement audio and video commercial.

Claim 11 (Original): The method of Claim 8, wherein the user information includes at least one of a designated activity, a designated location, a range of dates, a desired good and a desired service.

Claim 12 (Previously Presented): The system of Claim 1, wherein the user module is further configured to manage the preferences and the one or more user accounts via the electronic communications medium.

Claim 13 (Previously Presented): The system of Claim 1, wherein the one or more user accounts are selected from the group comprising a credit card account, a debit card account, an on-line payment account, and a bank account.

Claim 14 (Canceled)

Claim 15 (Currently Amended): The system of Claim [[14]] 1, wherein the transaction is further configured to automatically use the at least one of the plurality of user accounts in a transaction involving the at least one promotion.

Claims 16-18 (Canceled)

Claim 19 (Previously Presented): The method of Claim 8, wherein the user account information relates to one or more user accounts configured to transfer funds in a commercial transaction between at least one of the plurality of merchants and at least one of the plurality of users.

Claims 20-23 (Canceled)